NCMB-1302 (01/20)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA

	otor 1:	JACOB	ALLEN	HALL			Check if this is an
Dei	J. 1.	First Name	Middle Name	Last Name		2000 2000	ended plan, and list ow the sections of
	otor 2: ouse, if filing)	First Name	Middle Name	Last Name		1	plan that have
	2	0-50247	Wildle Name	Last Name		Cita	inged.
10000000	e number: nown)	17	AND SHARE OF THE STATE OF THE S				
SS#	Debtor 1: XX	x-xx- 7140)				
SS#	Debtor 2: XX						
			CI	HAPTER 13 P	LAN		
Sect	ion 1:	Notices.					
onfirn	nable. You <u>r</u> d, the provis	nust check each be sion will be ineffec	ox that applies in § 1. tive if set out later in	1 and 1.3 below. the plan.	If an item is che		judicial rulings may not be cluded" or if both boxes are
1.1	a partial pa	yment or no payn	cured claim, set out in ent at all to the secu	red creditor.		☐ Included	■ Not included
1.2		3	nonpossessory, nonpos		security		Not included
1.3	Nonstanda	rd provisions set o	ut in Section 9.	E.		☐ Included	■ Not included
o Cre	ditors : Your	rights may be affe	ected by this plan. Yo	ur claim may be r	educed, modified	l, or eliminated.	
							rs, which will provide the he filing of proofs of claim.
attorne attorne notifica	ey, you may ey must file a ation from th	wish to consult on an objection to con ne Bankruptcy Cou	e. If you oppose the offirmation at least sev	plan's treatment ven days before t the hearing on co	of your claim or a ne date set for th nfirmation. The	ny provision of t e hearing on con	If you do not have an this plan, you or your ofirmation. You will receive t may confirm this plan
Section	on 2: P	lan Length, Paym	ents and Liquidation	Value.			
2.1 PI	an length. T	he applicable com	mitment period is:				
	■ 36 mg	onths					
	□ 60 mc	onths					

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Del	btor	JACOB ALL	EN HALL		Case Number 20-50247
2.2	Pay	ments. The Debt	or will make payments to	the Trustee as f	follows:
	\$ 2.	,110.00	per month for 60	month(s	3)
			per month for		
	60 m		nts are specified, additiona		nirty (30) days from the date the petition was filed. If fewer than ments will be made to the extent necessary to pay creditors as
2.3	Liqu	idation value.			
	a.		that allowed priority and n lowable exemptions, is est		ecured claims would receive if assets were liquidated in a Chapter 7
	b.	☐ Classes of un	secured claims are establis	shed, if necessa	ry, based on liquidation value requirements as follows:
		Class _	_ – Allowed unsecured cla	ims of	with a liquidation value requirement of \$
		Class _	_ – Allowed unsecured cla	ims of	with a liquidation value requirement of \$
		Class _	_ – Allowed joint unsecure	ed claims of	with a liquidation value requirement of \$
	c.		ation value requirements, aims as provided below:	interest at	% per annum will be paid to allowed priority and non-priority
		□ Inte	erest to all allowed priority	y and non-prior	ity unsecured claims.
		□ Inte	erest to allowed priority ar	nd non-priority	claims in Class
			Amortina to save a		
	ectio		d Priority Claims.		
3.1	Atu	orney fees.			4 500 00
	√	The Attorney for \$ 0.00 available.	the Debtor will be paid th from the Debtor pre-pe	ne presumptive etition and the r	base fee of $\$$ $4,500.00$. The Attorney has received remainder of the fee will be paid monthly by the Trustee as funds are
		The Attorney for Debtor pre-petit	the Debtor will be paid a tion and the remainder of	reduced fee of the fee will be p	\$ The Attorney has received \$ from the paid monthly by the Trustee as funds are available.
		The Attorney for	r the Debtor will file an app	plication for ap	proval of a fee in lieu of the presumptive base fee.
3.2		stee costs. The Toenses.	rustee will receive from al	l disbursement	s such amount as approved by the Court for payment of fees and
3.3	Pric	ority Domestic Su	upport Obligations ("DSO").	
	a.	☐ None. If non-	e is checked, the rest of Se	ection 3.3 need	not be completed or reproduced.
	b.	■ The name an	d address of the holder of	any DSO as def	fined in 11 U.S.C. § 101(14A) is as follows:
		Nar	me of DSO Claimant		Address, City & State

		Case 20-						9 -		
ebtor	JACOB ALLEN	HALL			10 20 11 11 11 2	Ca	ase Numb	er _	20-50247	
	All post-petition DSC Arrearages owed to the Trustee as follow	DSO claimants		85 B					· ·	
	Name of DSO Claim	ant	E	stimated Arre	earage Cla	nim		ı	Monthly payment	
	MARGIE HOWELL		\$ 0.00				\$			
1 Oth	er priority claims to I	checked, the r		tion 3.4 need	not be co	mpleted c	or reproduce	ed.		
b.	☐ To be paid by Tr	ustee								
		Cred	ditor					Esti	mated Priority Cla	im
							\$			
	n 4: Secured Clai		oy Debtor's	s principal res	sidence.					
1 Rea	l Property – Claims s	ecured solely b	540	2		mpleted o	r reproduce	d.		
		ecured solely k	est of Secti	ion 4.1 need r		npleted o	r reproduce	d.		
1 Rea	I Property – Claims s □ None. If none is ■ Maintenance of Installment payment should reflect arrear disbursements of ins post-petition install Amounts stated on a confirmation, will co	checked, the recommends and stallment payments a filed proof of introl over any stee will adjust	est of Secti cure of def s listed bel hrough the nents the m s through t claim, and contrary a	fault. ow will be made petition date nonth after conthermonth of the month of the month of the month is as adjusted the mounts listed	not be con aintained a e. For clai onfirmatio confirmatio o include I below fo	and any an ims being on. Any fil- ion. post-petit or the insta	rrearage wi paid by the ed arrearag tion paymei allment pay	I be p Trust e clai nts th ment	tee, the Trustee w m will be adjusted grough the month and the arrearage	ill commer I to include of e.
1 Rea	I Property – Claims s ☐ None. If none is ☐ Maintenance of Installment payments should reflect arrear disbursements of inspost-petition installr Amounts stated on a confirmation, will confirmation, will confirmation.	checked, the repayments and a stallment payments a filed proof of antrol over any stee will adjustule 3002.1.	est of Secti cure of def s listed bel hrough the nents the m s through t claim, and contrary a t the instal	fault. ow will be made petition date month after content after content after content as adjusted to mounts listed liment paymentition fee, expedition fee, ex	not be con aintained a e. For clai onfirmatio confirmatio o include I below fo nt in acco	and any an ims being on. Any fil- ion. post-petit or the insta rdance wi	rrearage wi paid by the ed arrearag tion paymen allment pay th any Noti	I be p Trust e clai nts th ment ce of	tee, the Trustee w m will be adjusted grough the month and the arrearage Mortgage Paymer	ill commer I to include of e. It Change f
a.	I Property – Claims s □ None. If none is ■ Maintenance of Installment payment should reflect arrear disbursements of inspost-petition installr Amounts stated on a confirmation, will confirmation, will confirmation, the True under Bankruptcy Reference.	checked, the repayments and a stallment payments a filed proof of antrol over any stee will adjustule 3002.1.	est of Secti cure of def s listed bel hrough the nents the m s through t claim, and contrary a t the instal my post-pet ch fee, exp	fault. ow will be made petition date month after content after content after content as adjusted to mounts listed liment paymentition fee, expedition fee, ex	aintained a e. For clai onfirmatio confirmatio o include I below fo nt in acco ense, or c ge.	and any an ims being on. Any fil- ion. post-petit or the insta rdance wi	rrearage wi paid by the ed arrearag tion paymen allment pay th any Noti	Trusie clai e clai nts th ment ce of e is fi	tee, the Trustee w m will be adjusted grough the month and the arrearage Mortgage Paymer	ill commen I to include of 2. It Change f

Creditor Addre	s of Residence Estimated Claim	Monthly Payment	Monthly Escrow Payment	Interest Rate
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Debtor	JACOB ALLEN I	HALL		Case	Number	20-5	50247	
d.	☐ Request for valuation to treation to the This will be effective only if					ount in	excess as uns	secured.
	Creditor	Address of Residence	Value Reside	nce Cl Ser Cre	ount of aims nior to ditor's	Amount of Secure Claim	Payme ed to	nt Rate
			\$	\$		5	\$	
	al Property – Claims secured by btor's principal residence and a		an by Debtor's p	rincipal res	idence AND	claims	s secured by	
a.	None. If none is checked,	the rest of Section 4.2 n	eed not be comp	oleted or re	produced.			
b.	☐ Maintenance of payments	and cure of default.						
	Installment payments on the c should reflect arrearage throu disbursements of installment p accordingly. Amounts stated c confirmation, will control over	gh the petition date. For payments the month aft on a proof of claim as ac	or claims being pa ter confirmation djusted to include	aid by the T and any file e post-petit	rustee, the d arrearage ion paymer	Trustee claims ts thro	e will comme s will be adjust ough the mon	ence sted th of
	Creditor	Collater	ral	Current	Installmer	100777	Estimated	If Current,
				Y/N	Payment	100	Arrearage Amount on	Indicate by Debtor
							etition Date	or Trustee
1					\$	\$		
C.	☐ Claims to be paid in full by							
	Creditor	Collate	ral	Estimat Claim		onthly yment	Monthly Escrow Payment	Rate
			w/ x-6 x x 1, - 2 x 1	\$	\$		\$	%
d.	☐ Request for valuation to tr This will be effective only if the Creditor			Amount Claims	of Ame	ount of	Monthly Payment	Interest Rate
				Senior t Creditor Claim		ured nim	to Creditor	
			\$	\$	\$		\$	%
3 Per	sonal property secured claims.							
a.	☐ None. If none is checked,	the rest of Section 4.3 n	eed not be comp	oleted and r	eproduced.			
b.	☐ Claims secured by persona	I property to be paid in	full.					
	Creditor	Collateral	Estimated Claim	Monthl Paymer	8	P	Adequate Protection Payment	Number of Adequate Protection
								Payments

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c. Elaims secured by personal property excluded from 11 U.S.C. § 506 being either (i) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the Debtor, or (ii) incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. The filed claim must include documentation to show exclusion from 11 U.S.C. § 506 in order to be paid in full.

Creditor	Collateral	Estimated	Monthly	Interest	Adequate	Number of
		Claim	Payment	Rate	Protection	Adequate
					Payment	Protection
						Payments
BRIDGECREST	2015 KIA SORENTO AWD	\$ 15,413.00	\$ 256.89	6.75 %	\$	

d.

Request for valuation to treat claims as secured to the value of the collateral and any amount in excess as unsecured.
This will be effective only if the applicable box in Section 1.1 of this plan is checked.

Creditor	Estimated	Collateral	Value of	Amount of	Amount	Monthly	Interest	Adequate	Number
	Amount		Collateral	Claims	of	Payment	Rate	Protection	of
	of Total	11		Senior to	Secured			Payment	Adequate
	Claim			Creditor's	Claim				Protection
				Claim					Payments
LUA TURBITURE DA MONTO	\$		\$	\$	\$	\$	%	\$	

e.

Maintenance of payments and cure of default.

Installment payments on the claims listed below will be maintained and any arrearage will be paid in full. Proofs of claim should reflect arrearage through the petition date. For claims being paid by the Trustee, the Trustee will commence disbursements of installment payments the month after confirmation and any filed arrearage claims will be adjusted accordingly. Amounts stated on a proof of claim as adjusted to include post-petition payments through the month of confirmation, will control over any contrary amounts listed below for the installment payment and the arrearage.

Creditor	Collateral	Installment Payment	Estimated Arrearage Amount on Petition	Pre-Confirmation Adequate Protection	
		,	Date	Payments	
		\$	\$	\$	

The Debtor requests that the Court determine the value of the secured claims listed as set forth in Sections 4.1.d, 4.2.d, and 4.3.d as applicable. For each non-governmental secured claim listed above, the Debtor states that the value of the secured claim should be set out in the column headed *Amount of Secured Claim*. For secured claims of governmental units only, unless otherwise ordered by the Court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed above. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated above.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Section 6 of this plan. If the amount of a creditor's secured claim is listed above as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Section 6 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in Section 4.

The holder of any claim listed in Section 4 as having value in the column headed *Amount of Secured Claim* will retain the lien on the property interest of the Debtor or the estate until the earlier of:

- (a) payment of the underlying debt determined under non-bankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Section 5: Collateral to be Surrendered.

a. \square None. If none is checked, the rest of Section 5 need not be completed or reproduced.

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Debto	r JACOB ALLEN HALL		Case Number	20-50247	
b.	■ The Debtor proposes to surrend	er to each creditor listed below the	collateral that secure	s the creditor's cla	im.
	secured claim, and the stay under 1	cing a non-avoidable lien, the Debtor 1 U.S.C. § 362(a) will be terminated a ve upon confirmation of this plan. E	as to the collateral or	nly and the stay un	der § 1301 will
		operty and a period of 180 days for ing from disposition of the collateral			
	Creditor	T	Collateral to be	Surrendered	
	AARON'S SALES & LEASE OWNERS	HIP, INC. One Sectional Couch, C	One Kitchen Table 2 Chairs & One Be	ench, Two End Tables, Two Lamp	s and One Coffee Table
	on 6: Nonpriority Unsecured Clair				
).T INC	onpriority unsecured claims not sepai	ately classified.			
	owed nonpriority unsecured claims wi id in full. There is no requirement for				
a.	☐ The minimum sum of \$	will be paid pro rata to nonprior	rity unsecured claims	due to the following	ng:
	☐ Disposable Income				
	☐ Other				
b.	☐ Allowed non-priority unsecured not being applied to the plan pa	claims will be paid in full with intere yment.	st at% per annu	m due to all dispos	sable income
6.2 Se	parately classified nonpriority unsecu	red claims.			
a.	■ None. If none is checked, the re	est of Section 6.2 need not be comple	eted or reproduced.		
b.	☐ Allowed nonpriority unsecured	homeowner association (HOA) clain	ns are separately clas	sified as follows:	
	ПНО	DA – The Debtor will pay homeowne	r association dues dir	ectly.	
		A The Trustee will disharm as eath	lu naumanta af ¢	hoginni	ng the menth
	after confirmation. Th	A – The Trustee will disburse month ne post-petition dues through the mo	onth of confirmation	will be paid in full a	
	\$ per m evidence of a lien.	onth. Pre-petition arrearage will be	an unsecured claim	unless the proof of	claim includes
c.	☐ Allowed nonpriority unsecured	claims, other than HOA claims, listed	l below are separatel	y classified.	
	Creditor	Basis for Separate Classification	Estimated Clair	n Monthly	Interest
		(Include Name and Address of Co-Debtor, if Applicable)		Payment	Rate (If applicable)
		Co-Desitor, ii Applicable)	\$	\$	%
			1.		
Sect	ion 7: Executory Contracts and U	nexpired Leases.			
					4554

a. 🗏 None. If none is checked, the rest of Section 7 need not be completed or reproduced.

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Debtor	JACOB ALLEN HAL	***************************************	Case N	umber	-50247			
b.	☐ Executory contracts a	nd leases to be rejected.						
	Credi		Nature of Lease or Contract					
c.	☐ Executory contracts a	nd leases to be assumed.						
	Creditor	Nature of Lease or Contract	1	onthly yment	Payment by Debtor or Trustee	Arrearage Amount	Arrearage Paid by Debtor or Trustee	Monthly Payment on Arrearage
			\$			\$		\$

Section 8:

Local Standard Provisions.

- 8.1 a. The Trustee shall collect and disburse payments in accordance with the plan.
 - b. Proofs of claim must be filed to receive disbursements pursuant to the plan. Any claim to be paid as secured must contain evidence of a properly perfected lien on property of the estate. If a claim is listed as secured and the creditor files an unsecured claim, the claim will be treated as unsecured.
 - c. Any creditor holding an allowed secured claim and to whom the Debtor is surrendering property under the order confirming plan is granted relief from the automatic stay as to the property and relief from any co-debtor stay so the creditor may obtain possession and liquidate the property. Any net proceeds, after payment of liens and costs of liquidation, are to be forwarded to the Trustee.
 - d. All payments being made by the Trustee on any claim secured by real or personal property shall terminate upon the lifting of the automatic stay with respect to the affected property.
 - e. Notwithstanding the allowance of a claim as secured, all rights under Title 11 to avoid liens or transfers are reserved and confirmation of the plan is without res judicata effect as to any action to avoid a lien or transfer.
 - f. Notwithstanding 11 U.S.C. § 1327(b), all property of the estate as specified by 11 U.S.C. §§ 541 and 1306 shall continue to be property of the estate following confirmation until the earlier of discharge, dismissal, or conversion of the case.
 - g. Confirmation of the plan shall not prejudice the right of the Debtor or Trustee to object to any claim.
 - h. The Debtor must promptly report to the Trustee and must amend the petition schedules to reflect any significant increases in income and any substantial acquisitions of property such as inheritance, gift of real or personal property, or lottery winnings.
- 8.2 THE FOLLOWING ADDITIONAL PROVISIONS ARE APPLICABLE TO THE HOLDER OR SERVICER ("HOLDER") OF A CLAIM SECURED BY A DEED OF TRUST, A MORTGAGE OR SECURITY INTEREST IN REAL PROPERTY, OR A MOBILE HOME THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE:
 - The Holder, upon confirmation, is precluded from imposing late charges or other default related fees based solely on preconfirmation default.
 - b. If the Trustee is disbursing ongoing monthly installment payments, the Holder must apply each ongoing payment to the month in which the payment is designated.
 - c. For any loan with an escrow account, the Holder must prepare and must send an escrow analysis annually to the Debtor, the Trustee and the Debtor's attorney. The first escrow analysis must be filed with the proof of claim in accordance with Bankruptcy Rule 3002.1. The escrow analysis should not include any amounts that were included or should have been included in the arrearage claim.
 - d. The Holder shall continue to send monthly statements to the Debtor in the same manner as existed pre-petition and such statements will not be deemed a violation of the automatic stay.

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Debtor JACOB ALLEN HALL

e.	The Holder is required, upon request, to provide account information to the Trustee within 21 days of the request and failure to provide a timely response may result in an order requiring the Holder to appear and show cause as to why Holder should not be sanctioned for failure to comply.
f.	Nothing herein shall modify Holder's responsibilities under Bankruptcy Rule 3002.1.
g.	Unless the Court orders otherwise, an order granting a discharge in the case shall be a determination that all pre-petition and post-petition defaults have been cured and the account is current and reinstated on the original payment schedule under the note and security agreement as if no default had ever occurred.
h.	PENALTY FOR FAILURE OF HOLDER TO COMPLY WITH THE REQUIREMENTS OUTLINED IN BANKRUPTCY RULE 3002.1. Without limitation to the Court's authority to afford other relief, any willful failure of the Holder to credit payments in the manner required by Bankruptcy Rule 3002.1 or any act by the creditor following the entry of discharge to charge or collect at amount incurred or assessed prior to the filing of the Chapter 13 Petition or during the pendency of the Chapter 13 case that was not authorized by the order confirming plan or approved by the Court after proper notice, may be found by the Court to constitute contempt of Court and to be a violation of 11 U.S.C. § 524(i) and the injunction under 11 U.S.C. § 524(a)(2).
Sectio	n 9: Nonstandard Plan Provisions.
a.	■ None. If none is checked, the rest of Section 9 need not be completed or reproduced.
b.	☐ The following plan provisions will be effective only if there is a check in the box "Included" in Section 1.3. Any nonstandar provision as defined by Bankruptcy Rule 3015(c) set out elsewhere in this plan is void.
and orde	this document, the Debtor(s), if not represented by an Attorney, or the Attorney for Debtor(s) certify(ies) that the wording or of the provisions in this Chapter 13 Plan are identical to those contained in NCMB Chapter 13 Plan, other than any dard provisions included in Section 9.
Signature	e(s):
	btor(s) do not have an Attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The Attorney ebtor(s), if any, must sign below.
/S/ JA	COB ALLEN HALL
	e of Debtor 1 Signature of Debtor 2
Executed	MARCH 10, 2020 Executed on
	mm/dd/yyyy Executed on

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/S/ DONALD R. BUIE
Signature of Attorney for Debtor(s)

Case Number 20-50247

MARCH 10, 2020

Address:

823 WEST 5TH STREET

POST OFFICE BOX 20031

WINSTON-SALEM, NC 27120

Telephone:

336-773-1398, 336-773-1505

State Bar No:

NCSB# 9722